



**Guam Housing and Urban Renewal Authority
Funding Application for Program Year 2012
HOME Investment Partnership Grant (HOME) Program
Acquisition, Construction, Rehabilitation**

Applicant Name

Project Title

INSTRUCTIONS

1. Please complete a separate application for each project that you are proposing.
2. Answer all questions in the application
3. Submit your application and copies clipped or stapled only. (No binders, folders, or special presentation packaging of any kind.)
4. Submit one (1) original and four (4) copies of the application.
5. Clearly label your original.
6. Clearly label all attachments.
7. Only government agencies and nonprofit organizations are eligible to apply for these funds.
8. Applications for Program Year 2012 will be accepted until the close of business, **5 p.m. on Friday, March 23, 2012.**
9. Submit applications to:
 - a. **GHURA Community Planning and Development Office, Research, Planning & Evaluation Division, GCIC Building, 414 West Soledad Ave, Suite 306, Hagatna, Guam.**
10. GHURA will reject any application received after the deadline.
11. GHURA will reject any application not received at the address in #9 above.
12. GHURA will reject applications not signed by the organization's authorized representative.
13. Applicant must initial all items on the 'Certification of Ability to Manage Federal Funds' page.
14. Applicant must complete and sign the 'General Certifications' page.

QUESTIONS?

Please call the, Michael J. Duenas, GHURA Chief Planner, Research, Planning & Evaluation Office at 475-1407, if you have any questions.

Executive Director: MARCEL G. CAMACHO

Deputy Director: RAY S. TOPASNA

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Section 1.01 General Data

1. Project Name:

2a. Type of Applicant (Select One):

Local Government / Line Agency
 Local Government / Autonomous Agency
 Non-Profit Organization
 For-Profit/Private Business

(Generally, for-profit entities are only eligible for very specific types of activities. Please call GHURA for more information before you proceed with this application).

3. What HOME Income Level would be addressed by your project? (Refer to the attached HOME Income Limits.) – Indicate (√)

	Benefits persons whose incomes are 0-50% of the area median income for Guam.
	Benefits persons whose incomes are 51-80% of the area median income for Guam.

4. Amount of HOME Funds Requested:

Total HOME Funds Requested: \$ _____

Total Project Cost (include all funding sources): \$ _____

5. Proposed Output Type: (select one type)

Individuals **OR** Households

Number of project Beneficiaries: (this number represents the number of Individuals **OR** Households benefiting)

_____ Number of low- and moderate-income beneficiaries you estimate will be served by this project annually.

_____ Total number of beneficiaries you estimate who will be served annually.

6. Project Housing Units:

_____ Estimated TOTAL Units at Completion

_____ Estimated HOME –Assisted Units

7. Answer only if project is a Multi-Unit Activity:				
Units	Total Units	Total Units (Occupied)	Units Occupied (Low-Mod)	Percent of Occupied (Low/Mod)
At Start of Project				
Expected at Completion				
<input type="checkbox"/> Check if this Project is not proposed as a multi-unit activity.				

8. Type of housing to be assisted with HOME funds: Indicate (√)

Single Family

Condominium

Apartment

Cooperative

Manufactured Home

9. Type of ownership of housing to be assisted with HOME funds: Indicate (√)

Individual Partnership

Corporation Non-profit

Publicly Owned

Other (Specify): _____

10. Type of Activity that will be carried out with HOME funds: Indicate (√)

Rehabilitation *Only*

New Construction *Only*

Acquisition *Only*

Acquisition and Rehabilitation

Acquisition and New Construction

- 11. Site Control** (For Rehab Only or New Construction Only project proposals). Indicate (√)
- Check mark the appropriate item below to indicate the form of site control that the applicant has now at the time of application submission. These are the acceptable forms of Site Control.
 - Attach and label documented proof of site control to your application.

Check Mark	Type of Site Control
	Deed or other proof of ownership
	Executed Contract of Sale
	Executed Lease Agreement for a period of at least ten (10) years
	Not Applicable

NOTE:

Applications for HOME funds for Rehab Only or New Construction Only projects will not be approved for funding if you do not demonstrate Site Control at the time your application is submitted.

12a. Project Site – Location and Address. State the location/address of your project.

	<u>YES</u>	<u>NO</u>
12b. Have you attached proof of title and a site map with your application. Indicate (√)		

13. Zoning. Indicate (√). Attach copy of zoning documentation with your application.

	A statement on letterhead stationery from Department of Land Management (in which the structure is located) indicating that the proposed use of the structure is permissible under the applicable zoning ordinances and regulations; or
	A copy of the zoning ordinance, the zoning map, and the definition of the designated use.

14. For Rehab Only projects:

- Attach photo(s) of the building and a copy of the As-Built drawings.
- If the As-Built drawings are not available, estimate the year the building was constructed.
Indicate estimated year of construction: _____

INSTRUCTIONS TO NARRATIVES:

Acceptable typeface, 12pt, Times Roman
Standard Formatting only, please.

Section 1.02 Executive Summary (Maximum points: 5)

Limit your response to the space provided.

Executive summary of your Proposed Project.

Section 1.03 Housing Problem or Need (Maximum points: 10)

Limit your response to the space provided.

- a. Describe the housing problem or needs your project will address with assistance of HOME funds. Describe the condition(s) and severity of the problem(s) that warrant the project, including any health and safety concerns, the need for housing, etc.

- b. Describe what local market conditions necessitate the development of an affordable housing project.

c. Describe the characteristics and needs of the population to be served by the affordable housing project.

d. Describe past and current efforts to deal with these problems and identify conditions requiring new or expanded affordable housing (ex. inadequacy of existing housing, lack of capacity or financing, etc...).

Section 1.04 Specific Use of HOME Funds (Maximum points: 15)

Limit your response to the space provided.

a. Describe the housing (size, capacity, use, etc.). Describe how the type and scale of the proposed housing will meet the needs of the participants. Describe how the housing will be integrated into the neighborhood.

b. Provide a detailed description of the work to be paid by HOME funds.

Section 1.05 Proposed Housing Activities (Maximum points: 10)

Limit your response to the space provided.

a. How will the project sponsor's project activities meet the needs of low income persons; to create and/or rehabilitate housing for low/moderate income persons; and to address affordability concerns?

b. Positive leveraging of HOME funds is important. Describe how the project will be coordinated with other financing sources to address the need for affordable housing.

c. Explain why HOME funds are identified as a solution.

d. Explain how or why the project will contribute to resolve housing problems and why this project will be more feasible than current programs in solving these problems.

Section 1.06 Organizational Capacity (Maximum points: 15)

Limit your response to the space provided.

a. Describe the organization's capacity. Provide an overview of your organization including the time in existence, your organization's experience, skills, current services, or special accomplishments that demonstrate your capacity for success.

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b. Describe the abilities and qualifications of key persons, including experience, education, training, familiarity with the problems and special needs of the target population, and any other special and relevant qualifications. Identify the organizations, offices and persons responsible for implementing the project.

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c. Describe the experience that demonstrates that the organization has the capacity to market and conduct the project.

d. Describe the financial management system of your organization to include your project administration and fiscal management structure.

e. Describe your internal control procedures. Describe how invoices will be received and processed on a timely basis. Describe the fiscal staffing and approval authority.

f. Describe any experience your organization has in managing activities funded with grant funds and especially federal grant funds.

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g. Attach the following with the application:

	A copy of an organizational chart (only as it relates to this activity).
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h. Describe your anticipated timeline for conducting the activity or activities you have proposed. Provide an outline of major project tasks and time when each task will be completed. Indicate your estimated start date. (Use the chart setup provided below.)

START DATE (mm/dd/yyyy)	TASK Identify major project tasks.	TIME TO COMPLETE (days, wks, months, yrs)
<i>Sample Response</i>		
10/01/2012	Engage services of Real Estate Broker for property search	6 months
10/01/2012	Engage services of Architect to design facility	6 months
07/01/2013	Commence Construction	8 - 10 months

START DATE (mm/dd/yyyy)	TASK Identify major project tasks.	TIME TO COMPLETE (days, wks, months, yrs)
RESPONSE:		

Section 1.07 Measuring Performance (Maximum points: 5)

Select one of the following HUD Objectives and one corresponding Outcome that most appropriately reflects the impact of the proposed activity.

Objectives

- _____ Suitable Living Environment – In general, this objective relates to activities that are designed to benefit communities, families, or individuals by addressing _____ issues in their living environment.
- _____ Decent Affordable Housing – Decent Affordable Housing – The activities that typically would be found under this objective are designed to cover the wide range of housing possible under HOME, CDBG or ESG. This objective focuses very specifically on housing providing housing to meet the needs of an individual, family, or specific population.
- _____ Creating Economic Opportunity – This objective applies to the types of activities related to economic development, commercial revitalization, or job creation.

Outcomes

- _____ Availability/Accessibility – This outcome category applies to activities that make new or improved services, infrastructure, housing, or shelter available or accessible to low- and moderate- income people, including persons with disabilities. In this category, accessibility does not refer only to physical barriers, but also to making the affordable basics of daily living available and accessible to low- and moderate-income people.
- _____ Affordability – This outcome category applies to activities that provide affordability in a variety of ways in the lives of low- and moderate- income people. It can include the creation or maintenance of affordable housing, basic infrastructure hook-ups, or services such as transportation or day care.
- _____ Sustainability – Promoting Livable or Viable Communities. This outcome _____ applies to projects where the activity or activities are aimed at improving communities or neighborhoods, helping to make them livable or viable by providing benefit to persons of low- and moderate- income people or by removing or eliminating slums or blighted areas, through multiple activities or services that sustain communities or neighborhoods.

Section 1.08 Market Analysis / Marketing Plan (Maximum points: 15)

Limit your response to the space provided.

a. From where will the population to be served be derived? Describe and discuss.

b. Describe efforts to identify potential low-income homeowners, homebuyers, and home renters to apply for/participate in this project.

c. Describe the organization's plan to attract prospective low-income buyers or tenants of all minority and non-minority groups in the housing market area regardless of race, color, religion, sex, national origin, disability or familial status.

d. What advanced marketing efforts will you engage in? The plan should describe how a group(s) of persons not likely to apply for housing without special outreach efforts will be informed about the project, feel welcome to apply and have the opportunity to buy, rent, or otherwise participate in your proposed activity.

Section 1.09 Finances, Budget and Sustainability of Use (Maximum points: 20)

Limit your response to the space provided.

- a. Demonstrate how the facility will continue with its intended use after the project is completed (i.e., when the facility is acquired, constructed, or rehabilitated with HOME funds).

- b. Once constructed, where will the resources come from to continue and maintain the facility's proposed use by the intended target population? Discuss the source or sources of funds that will sustain the operations of the facility (i.e., personnel, utilities, maintenance, insurance, and others).

Section 1.11 Certification of Ability to Manage Federal Funds

I certify that the organization responsible for carrying out the project activities under this proposal has a financial management system that satisfies the following requirements for managing federal funds (sign or initial each box):

1. The financial management system in place is able to:
 - a. Properly account for federal funds spent,
 - b. Ensure requests are for the correct amount of federal funds,
 - c. Ensure funds are used for project-related purposes,
 - d. Ensure funds are deposited in the proper account, and
 - e. Maintain necessary documentation for all costs incurred.

2. Internal Controls in place include:
 - a. A written set of policies and procedures that define staff qualifications and duties, lines of authority, separation of functions, and access to assets and sensitive documents;
 - b. A written accounting procedures for approving and recording transactions; and
 - c. A period comparison of financial records to actual assets and liabilities to check for completeness and accuracy.

3. An adequate financial accounting system is maintained including:
 - a. A chart of accounts,
 - b. A general ledger,
 - c. Cash receipts journal,
 - d. Cash disbursements journal, and
 - e. A payroll journal.

4. The standards and procedures for determining the reasonableness, allowability and allocability are clearly defined and are consistent with the basic Federal rules (OMB Circular A-87 or A-122).

5. Files of original source documentation (receipts, invoices, canceled checks, etc.) for all financial transactions, including those involving obligations incurred and the use of program income are maintained and up-to-date.

6. The approved budget is up-to-date for all funded activities. Comparisons of the budget with actual expenditures for each budget category are performed.

7. Regular procedures are in place for accurately projecting the cash needs of the organization, and for minimizing the time between the receipt of funds and their actual disbursement. All program income is used for permitted activities, and such program income is used before further requests for payments are made for the same activity.

8. The applicant is able to provide accurate, current and complete disclosure of the financial results of each Federally-sponsored project or program in accordance with the reporting requirements of HUD.

9. Annual audits of the applicant are conducted in accordance with the Federal requirements (OMB Circular A-133).

Section 1.12 Certification of Fair Housing Laws and Presidential Executive Orders

The Fair Housing Laws

Fair Housing Act: Title VIII of the Civil Rights Act of 1968 (Fair Housing Act), as amended, prohibits discrimination in the sale, rental, and financing of dwellings, and in other housing-related transactions, based on race, color, national origin, religion, sex, familial status (including children under the age of 18 living with parents of legal custodians, pregnant women, and people securing custody of children under the age of 18), and handicap (disability).

Title VI of the Civil Rights Act of 1964: Title VI prohibits discrimination on the basis of race, color, or national origin in programs and activities receiving federal financial assistance.

Section 504 of the Rehabilitation Act of 1973: Section 504 prohibits discrimination based on disability in any program or activity receiving federal financial assistance.

Section 109 of Title I of the Housing and Community Development Act of 1974: Section 109 prohibits discrimination on the basis of race, color, national origin, sex or religion in programs and activities receiving financial assistance from HUD's Community Development and Block Grant Program.

Title II of the Americans with Disabilities Act of 1990: Title II prohibits discrimination based on disability in programs, services, and activities provided or made available by public entities. HUD enforces Title II when it relates to state and local public housing, housing assistance and housing referrals.

Architectural Barriers Act of 1968: The Architectural Barriers Act requires that buildings and facilities designed, constructed, altered, or leased with certain federal funds after September 1969 must be accessible to and useable by handicapped persons.

Age Discrimination Act of 1975: The Age Discrimination Act prohibits discrimination on the basis of age in programs or activities receiving federal financial assistance.

Title IX of the Education Amendments Act of 1972: Title IX prohibits discrimination on the basis of sex in education programs or activities that receive federal financial assistance.

Fair Housing-Related Presidential Executive Orders:

Executive Order 11063: Executive Order 11063 prohibits discrimination in the sale, leasing, rental, or other disposition of properties and facilities owned or operated by the federal government or provided with federal funds.

Executive Order 11246: Executive Order 11246, as amended, bars discrimination in federal employment because of race, color, religion, sex, or national origin.

Executive Order 12892: Executive Order 12892, as amended, requires federal agencies to affirmatively further fair housing in their programs and activities, and provides that the Secretary of HUD will be responsible for coordinating the effort. The Order also establishes the President's Fair Housing Council, which will be chaired by the Secretary of HUD.

Executive Order 12898: Executive Order 12898 requires that each federal agency conduct its program, policies, and activities that substantially affect human health or the environment in a manner that does not exclude persons based on race, color, or national origin.

Executive Order 13166: Executive Order 13166 eliminates, to the extent possible, limited English proficiency as a barrier to full and meaningful participation by beneficiaries in all federally-assisted and federally conducted programs and activities.

Executive Order 13217: Executive Order 13217 requires federal agencies to evaluate their policies and programs to determine if any can be revised or modified to improve the availability of community-based living arrangements for persons with disabilities.

Section 1.13 General Certification

I certify that:

1. To the best of my knowledge and belief, the information in this application is true and correct.
2. I have reviewed and accept the instructions for submission of this application for review and evaluation.
3. The organization responsible for carrying out the project activities under this proposal will comply with all applicable local and Federal laws and regulations.
4. The organization will take actions to affirmatively further fair housing and implement HOME activities in compliance with Title VI of the Civil Rights Act of 1964 and Title VIII of the Civil Rights Act of 1968.
5. The organization will verify that no person who is an employee, agent, consultant, officer, or recipients which are receiving HOME funding may obtain a financial interest or benefit, have an interest in or benefit from the activity, or have an interest in any contract, subcontract or agreement with respect to HOME activities, with the exception of administrative or personnel costs.
7. The organization will provide in a timely manner for citizen participation, public hearings, and access to information with respect to the proposed project/program.

Project Sponsor (Organization):	
Federal Tax I.D. Number:	
Project Name:	
Location of the Project:	
HOME Program: \$ _____	
Contact Person:	
Title:	
Mailing Address:	
Office Phone:	
Fax Number:	
Email Address:	
Organization's Authorized Representative:	
Title:	
Signature:	
Date:	

Section 1.14 HUD HOME Income Limits for Guam

**U.S. Department of Housing and Urban Development
Adjusted HOME Program Income Limits
Guam**

Effective as of February 9, 2012

Household Size	30% Limits	Very-Low Income	60% Limits	Low-Income
1 Person	12300	20500	24600	32800
2 Person	14050	23400	28080	37450
3 Person	15800	26350	31620	42150
4 Person	17550	29250	35100	46800
5 Person	19000	31600	37920	50550
6 Person	20400	33950	40740	54300
7 Person	21800	36300	43560	58050
8 Person	23200	38650	46380	61800

Section 1.15 HOME Periods of Affordability

The HOME-assisted housing must meet the affordability requirements for not less than the applicable period specified in the following table, beginning after project completion.

Affordability Period for Homebuyer Projects:

HOME FUNDS PROVIDED	AFFORDABILITY PERIOD
<\$15,000	5 years
\$15,000 - \$40,000	10 years
>\$40,000	15 years

Affordability Period for Rental Projects:

ACTIVITY	AVERAGE PER-UNIT HOME	MINIMUM AFFORDABILITY PERIOD
Rehabilitation or Acquisition of Existing Housing	<\$15,000 \$15,000 - \$40,000 >\$40,000	5 years 10 years 15 years
Refinance of Rehabilitation Project	Any dollar amount	15 years
New Construction or Acquisition of New Housing	Any dollar amount	20 years

Content current as of 17 June 2011

Section 1.16 Guide for Estimating Costs

GUIDE FOR ESTIMATING COSTS

Estimating New Construction Costs

Provide total building area in sq. ft.

Use Construction Cost per sq. ft. of \$200.00 / sq. ft.

Site Improvement for parking, storm water control, lighting and minimum chain link fencing use

Use a cost of \$13.00 per sq.ft. times the total property area

Add design and construction management costs at 15.00% of construction cost to include site improvements.

Formula: Building Area X \$200.00 X 1.15 = Total Project Cost for building only

Site total land area (sf) X \$13.00 X 1.15= Site improvement

Example: 3,000 sq. ft X \$200.00 X 1.15 = \$690,000.00

Assumptions

1. Utility connections are nearby. If not, add \$190.00 per linear feet for sewer extension and \$100.00 per linear feet for water line extension.
2. Sewer and water connection for new construction, add \$48,000.
3. Minimal site improvements are required, land is relatively flat and soil conditions are suitable.
4. Environmental review costs are minimal and can be prepared by GHURA staff. Otherwise add \$10,000 to \$15,000 for phase one environmental review.
5. Property points are clearly marked. Otherwise, add \$9,000 to \$12,000 for survey costs.
6. Property is appropriately zoned for the intended use.

Estimating Renovation Cost

We recommend that a licensed general contractor prepare an estimate. GHURA staff may assist in developing the scope of work and cost estimate if their workload allows.

Concerns to be addressed:

1. Buildings constructed after 1980 generally do not contain asbestos materials or lead based paint. If unit was built prior to 1980 add 15% for possible mitigation for lead and asbestos
2. Use of the facility should conform to land use designation (zoning).
3. Ensure that compliance with Section 504 UFAS guide can be readily met as part of the overall renovation work. An adequate turning area in the bathrooms and kitchen areas as well as an accessible route to the structure should be incorporated into the overall renovation scope of work at a reasonable cost. If clear spaces of doorways are less than 32 inches, be sure that doors can be widened without impacting on any load bearing walls.

Estimating Acquisition Cost

We recommend that the user agency work with a licensed real estate broker or real estate agent to develop comparable cost estimates when preparing the application proposal. Please consult with GHURA's Community Development staff if you have any questions regarding acquisition estimates.

GHURA will administer the acquisition process. Real property will be acquired from private owners on a voluntary basis. A notice will be published informing the public of GHURA's interest in acquiring real property for a specific project. Landlords who are interested in selling their property will be invited to submit information about their property for consideration. GHURA may limit the search for real property to a geographic area. However, GHURA will not limit the search to a specific site.

The user agency will be responsible for rating the suitability of the proposals that are received. A description of the desired size of the property as well as a description of the activities that will occur on the property should be developed by the user agency prior to the start of the acquisition process.

The acquisition price shall be based on fair market value as determined by an independent appraiser.

Concerns to be addressed:

- Ready and motivated seller.

- Acquisition is clear of any conflict of interest. Seller or immediate family members are not employees, officers or agents of GHURA or of the user agency. Employees, officers and agents of GHURA have no financial interest in the property to be acquired. Employees, officers and agents of user agency have no financial interest in property to be acquired.

- Property to be acquired shall be appropriately zoned for the user agency's intended use. Any land use variance request, if necessary, shall be the responsibility of the user agency.

- Displacement of families must be minimized. Tenants residing in a facility to be acquired shall be notified of their rights by GHURA at the start of negotiations. Relocation costs may range from \$1,000 to \$12,000 per family based on the families' income. Families qualifying for replacement housing payments may be eligible for up to \$30,000. Acquiring a vacant or nearly vacant building will minimize relocation costs.

- Refer to renovation cost guide when developing cost estimates for renovation.

Guam Consolidated Plan 2010-2014: Priorities, Goals, and Activities Chart

Guam Consolidated Plan 2010-2014 Priorities - Goals - Activities
Decent Housing
Make Decent Housing Available and Accessible
<i>Acquire, construct, rehabilitate, or convert structures for use as housing for special needs populations.</i>
Housing for Persons with Disabilities
Housing for Youth and Children
Safe Haven
<i>Conduct outreach and education on the Fair Housing Act</i>
<i>Incorporate universal design elements in the construction of affordable housing.</i>
<i>Support the development and operation of a homeownership counseling program.</i>
Make Decent Housing Affordable
<i>Increase homebuyer opportunities for low- and moderate-income individuals.</i>
Support local lenders to develop innovative programs to increase homeownership.
Support new development of affordable housing opportunities for homebuyers and renters.
Elderly Housing
First Time Homebuyer Housing Choice Voucher Homeownership Program
Low-Income Housing Tax Credit Program
Single and multi-family housing
Sweat-Equity Housing
Tenant-Based Rental Assistance
Sustain the available stock of decent housing
<i>Acquire, construct, or rehabilitate structures to sustain the current stock of affordable housing for low- and moderate-income populations and special needs populations.</i>
Elderly and Frail Elderly Housing
<i>Assist very-low and low-income homeowners to sustain the physical and economic life of their homes, to meet current building code standards, and/or to modify to meet ADA standards.</i>
Rehabilitation Loan Program
<i>Renovate 150 Public Housing units.</i>
Suitable Living Environment
Make Suitable Living Environments Available and Accessible
<i>Construct or rehabilitate facilities to serve low- and moderate-income communities and special needs populations.: Community centers, sports, and recreational facilities</i>
<i>Construct or rehabilitate facilities to serve low- and moderate-income communities and special needs populations.: Community Learning and Resource Centers</i>
Community Habilitation and Respite Care Center
Day-Care Facility
Resource Center
Youth Center
<i>Construct or rehabilitate facilities to serve low- and moderate-income communities and special needs populations.: Emergency and Transitional Shelters</i>
Homeless Shelter
Shelter for Victims of Neglect and Abuse
Shelter for Victims of Sexual Assault
<i>Construct or rehabilitate facilities to serve low- and moderate-income communities and special needs populations.: Substance abuse and residential treatment facilities.</i>
<i>Operational support of facilities providing residential substance abuse treatment and recovery programs.</i>
Sustain access to suitable living environments serving low- and moderate-income populations and special needs populations
<i>Improve access to public safety service in low- and moderate-income neighborhoods: Construction or rehabilitation of public safety facilities</i>
Detention Center
Fire Stations
Police Precinct
<i>Support the work of organizations providing assistance to very-low and low-income individuals, and special needs populations.</i>
Housing and Supportive Services
Soup Kitchen or Food Bank Facility
The conduct (operation) of the periodic Homeless Street and Shelter Count
<i>Sustain access to suitable living environments serving special needs populations.</i>
Domestic Violence Shelter
Drop-In Center
Shelter for Victims of Neglect and Abuse
Economic Opportunity
Make Economic Opportunities available and accessible
<i>Develop a microenterprise incubator.</i>
<i>Develop a small business incubator.</i>
<i>Support job creation opportunities of historic preservation and cultural preservation efforts</i>
Arts and Cultural Center
Guam Museum
Science and Learning Center
Support the sustainability of ongoing economic opportunities
<i>Construct or rehabilitate public transit facilities at key points in the mass transit route.</i>